Case 18-16182-ref Doc 17 Filed 10/26/18 Entered 10/27/18 00:58:19 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Case No. 18-16182-ref
Thomas S. Schwear

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Oct 24, 2018 Form ID: 3091 Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018. +Thomas S. Schwear, 129 Ashley Drive, Ephrata, PA 1/322-2027 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, db tr Reading, PA 19606-2265 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre smg 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 sma 633 Court Street, Second Floor, Reading, PA 19601-4300 +Tax Claim Bureau, smg +Green Tree Servicing, LLC, c/o Mary F. Kennedy, Esquire, 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton, PA 18966-4030 +Gregory Javardian, LLC, 1310 Industrial Blvd., 1st Floor, Suite 101, 14199393 14198764 Southhampton, PA 18966-4030 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: amburke7@yahoo.com Oct 25 2018 02:33:47 MICHAEL D. HESS, 1672 Manheim Pike, Lancaster, PA 17601-3028 BURKE & HESS, aty smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:34:09 Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2018 02:34:40 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 25 2018 02:34:26 United States Trustee, ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: CHASE.COM Oct 25 2018 06:28:00 Chase, Po Box 15298, Philadelphia, PA 19107-4405 Wilmington, DE 19886-5298 14198761 14198762 EDI: DISCOVER.COM Oct 25 2018 06:28:00 Discover Card, PO Box 15316, Wilmington, DE 19850 14198763 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:34:02 Ditech, PO Box 6172, Rapid City, SD 57709-6172 +EDI: RESURGENT.COM Oct 25 2018 06:28:00 14198765 LVNV Funding, P O Box 740281, Houston, TX 77274-0281 TOTAL: 8 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, aty* Reading, PA 19606-2265 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

MARY F. KENNEDY on behalf of Creditor GREEN TREE SERVICING LLC mary@javardianlaw.com, tami@javardianlaw.com

MICHAEL D. HESS on behalf of Debtor Thomas S. Schwear amburke7@yahoo.com

REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com

WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,

ECF_FRPA@Trustee13.com

TOTAL: 6

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Information to i	dentify th	e case:	- Cortinicato or	rionoo rag	0 	
Debtor 1	Thomas S	S. Schwear Social S		Social Security number or ITIN	xxx-xx-8884	
	First Name	Middle Name	Last Name	•	EIN	
Debtor 2				•	Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name		EIN	
United States Bankruptcy Court Eastern Distric		strict of Pennsylvania		Date case filed for chapter 13	9/18/18	
Case number: 18-	-16182-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Thomas S. Schwear	
2.	All other names used in the last 8 years		
3.	Address	129 Ashley Drive Ephrata, PA 17522	
4.	Debtor's attorney Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601–3028	Contact phone (717) 391–2911 Email: amburke7@yahoo.com
5.	Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 10/24/18

For more information, see page 2

Debtor Thomas S. Schwear Case number 18–16182–ref

7.	be questioned under oath. In a joint	November 20, 2018 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606				
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.					
r	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 1/19/19 a discharge				
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 					
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/27/18				
		Deadline for governmental units to file a proof of claim:	Filing deadline: 3/17/19				
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/10/19 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601					
10	D. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.					
11	Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.						
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law				
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally exas provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadling you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.						